

REMARKS

This is in response to the Office Action mailed on May 28, 2008. Claims 22 – 40 are pending in the application. Claims 22, 39 and 40 are currently amended. Applicants respectfully submit that no new matter is added by the present amendment.

Claim Objections

Claims 39 and 40 were objected to for being dependent on cancelled claims. Applicants submit that claims 39 and 40 are presently amended to depend from pending claims 38 and 33 respectively to overcome the current objections. Reconsideration is respectfully requested.

Rejections Under 35 U.S.C. § 101

Claims 20 – 32 are rejected under 35 U.S.C. § 101 because the Examiner asserted that the claims are directed to non-statutory subject matter. Since claims 20 and 21 were previously cancelled, Applicants presume that the Examiner intended to reject claims 22 – 32 under 35 U.S.C. § 101, and Applicant's response relates to claims 22 -32.

Claim 22, and claims dependent thereon, are currently amended to recite "A computer system including at least one processor and memory... ." Applicants submit that no new matter is added by this amendment because persons having ordinary skill in the art would appreciate from Applicants' specification that the system described in the specification as originally filed includes a computer system including at least one processor and memory. For example, in the Background it is mentioned that "the processing and accounting for electronic transaction data requires different processing based on the format of the data." (Specification, pg. 2, lines 12-13). The Summary of the invention further references the ability to "electronically review cardholder transactions daily and browse statements on-line," and it further mentions "automated data processing for companies across data processors" and that "the embodiment can process the transaction data quickly and place all data into a database in much less time... ." (Specification, pg. 4, lines 4-14). Thus, it is clear that the system of the invention involves computer processors and memory. Applicants submit that, in light of this amendment, each of claims 22 – 32 are

directed to a system which includes computer system hardware so that the claimed system can not be interpreted of comprising entirely software per se. Thus, claims 20 – 32 are now more clearly directed to statutory subject matter under 35 U.S.C. § 101, and Applicants submit that the rejection has been overcome. Reconsideration is respectfully requested.

Rejections Under 35 U.S.C. § 103

Claims 22-30, 33-36 and 38-40 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2004/0186821 to Matson et al. (hereinafter “Matson”) in view of U.S. Patent Application Publication No. 2005/0160014 to Moss et al. (hereinafter “Moss”).

Independent Claim 22, which is representative in part of independent claim 33 and each of the rejected dependent claims recites:

22. A computer system including at least one processor and memory, for processing expense information, the system comprising:
- a generic file parser adapted to receive said expense information from a plurality of expense data providers, wherein said expense information includes data in a plurality of formats;
 - at least one specific parsing module corresponding to at least one of said plurality of formats, the specific parsing module(s) being adapted to overwrite functions of the generic file parser which are not suited for a format of said plurality of formats corresponding to the respective specific parsing modules;
 - at least one extension of a specific parsing module, the at least one extension being adapted to process specific fields of said expense information.

Applicants respectfully submit that no combination of Matson and/or Moss teaches even a single element of claim 22. Matson describes a system and method for downloading product data from various sources. The product data of Matson is quite different from expense data, and Matson’s conversion system is specifically adapted for the needs of converting product data. These conversions are not appropriate or necessary when dealing with expense data.

In particular, with reference to Fig. 2 of Matson, Matson discloses two comparison steps, 205 and 217. In the first comparison step 205, product data in a supplier’s native format is compared with previously received product data saved in the same native format. This

comparison is described as a simple differential analysis to determine the differences between the new data and the previously received data. See [0033] and [0034]. After this first comparison, the newly received product data is converted from the supplier's native format to a standard XML format in process step 211. During this conversion process "the supplier data is parsed as completely as possible. Parsing may be defined as extracting information from the supplier specific data format so that it may be dealt with appropriately (e.g., constructing the XML file)... . This means that every "field" that the supplier supplies/identifies as part of the dataset will be parsed from the input file and stored as separate elements in the supplier XML file." Paragraph [0037]. Finally, Matson describe a second comparison step 217, which compares the newly generated XML file containing supplier data parsed into fields, with previously stored XML data from the same supplier. The differential analysis splits the input data into files (identical products 219, new products 221, changed products 223, deleted products 225, and faulty products 227 and analysis statistics 229) and generates analysis statistics.

While the comparisons, conversions, and parsing described by Matson may be useful for creating a database of products from product vendors, they would not be useful, do not teach or suggest and have nothing to do with handling of expense data in a manner such as particularly disclosed and claimed in the present application. The presently claimed invention is directed to handling of expense information or data such as invoices from a plurality of banks or credit card companies. The processing of expense information as claimed does not require any differential analysis or any other comparison of new data versus data previously received from the same supplier, as do each of Matson's two comparison steps. Accordingly, none of the steps of the present invention are taught or suggested by Matson and/or Moss as described further below.

The Examiner asserted Matson discloses "a generic file parser adapted to receive said expense information from a plurality of expense data providers, wherein said expense information includes data in a plurality of formats" as claimed, citing specifically process 211 and paragraphs [0031]; [0037] and [0038]. Process 211 of Matson "converts the supplier data file into an XML file." See [0037]. Applicants respectfully submit that, contrary to the Examiner's characterization, the supplier data being converted in Matson has nothing to do with expense information as particularly claimed.

The Examiner also erroneously asserted that Matson discloses “at least one specific parsing module corresponding to at least one of said plurality of formats, the specific parsing module(s) being adapted to overwrite functions of the generic file parser which are not suited for a format of said plurality of formats corresponding to the respective specific parsing modules” as claimed. The Examiner again cited paragraphs [0037] and [0038] as teaching the claims specific parsing module. Contrary to the Examiner’s characterization, the cited portions of Matson, disclose that process 211 merely converts data from the native format into the standard XML format. During this process all fields from the supplier data are parsed (i.e. converted) “as completely as the supplier format allows. This means that every “field” that the supplier supplies/identifies as part of the dataset will be parsed from the input file and stored as separate elements in the supplier XML file” (paragraph [0037] lines 14 – 18). Since process 211 of Matson parses the supplier data from its native format as completely as the supplier format allows, there is no need or opportunity for Matson to suggest a second parsing module such as Applicant’s specific parsing module.

Further, nothing in Matson teaches or suggests that such a second parsing module is “adapted to overwrite functions of the generic file parser which are not suited for a format of said plurality of formats corresponding to the respective specific parsing module” as claimed. Even the second differential analysis step 217 of Matson merely compares the parsed supplier data in the XML format to earlier supplier data in the XML format and sorts the parsed data into bins depending on whether the data describes identical products, new products, changed products, deleted products, faulty products or analysis statistics. This does not teach or suggest anything about overwriting any functions of any parsing modules, let alone a specific parsing module which can overwrite the generic parsing module as Applicants particularly claim.

Even if Matson suggested a generic parsing module and a specific parsing module as particularly claimed, which it does not, Matson clearly does not teach or suggest “at least one extension of a specific parsing module, the at least one extension being adapted to process specific fields of said expense information.” This extension according to this invention allows processing of expense information in a manner that is not touched upon by Matson.

Moss discloses services for comparing prices and promotions at their local store. The Examiner cited Moss as disclosing the sorting of parsed data into a plurality of temporary tables. Applicants respectfully submit that Moss does not teach or suggest a generic parsing module or a specific parsing module or an extension to the specific parsing module as particularly claimed.

The Examiner rejected claims 31, 32 and 37 over Matson and Moss in view of U.S. patent No. 6,633,878 to Underwood (hereinafter "Underwood"). The Examiner cited Underwood as disclosing data in the context of initializing an ecommerce database framework wherein the data is transactional data representing transactions completed using a commercial credit card. Applicants respectfully submit that Underwood does not cure the deficiencies of Matson and Moss as described above with respect to Applicants' claimed generic parsing module, specific parsing module and extension to the specific parsing module as specifically claimed in each of the rejected claims.

Further, contrary to the Examiner's characterization, Applicants submit that, because Matson and Moss are directed specifically at categorizing product data for ultimate use by customers who purchase the products, persons having ordinary skill in the art would not be motivated to combine Matson or Moss with Underwood to develop Applicants' claimed system which is system specifically directed at expense data. The cited portion of Underwood merely identifies that in ecommerce, some encryption must be used. The cited portion of Underwood recites "What information exactly needs to be encrypted? If one is running a smart store over the Internet, maybe one only needs to encrypt the single piece of data that has the customer's credit card information. If one is allowing their system administrators to dial into their network via the Internet, one may probably want to encrypt the whole session." Col. 107, lines 56-61. The rejected claims have nothing to do with encryption. Applicants respectfully submit that persons having ordinary skill in the art would not have been motivated by Underwood's incidental mentioning of a credit card (which was buried on column 107 of a 270 page patent) to apply Matson's or Moss's product database to commercial credit card expense information.

Neither Matson, Moss, nor Underwood, alone or in combination, teach or suggest each and every element of independent claim 22 or independent claim 33. Applicants respectfully

submit that the rejections of claims 22 - 40 under 35 U.S.C. § 103 are improper and should be withdrawn. Reconsideration is respectfully requested.

CONCLUSION

For at least the reasons set forth above, reconsideration and allowance of this application are believed to be in order, and such action is hereby solicited. If any points remain an issue which the Examiner feels may be best resolved through a telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below. The Examiner is invited and encouraged to telephone the undersigned with any concerns in furtherance of the prosecution of the present application.

Please charge any deficiency as well as any other fee(s) which may become due at any time during the pendency of this application, or credit any overpayment of such fee(s) to Deposit Account No. 50-2896.

Respectfully submitted,

August 28, 2008

Dated:

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